26. (newly added) A system according to Claim 11 wherein said risk models comprise at least one of a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model.

Remarks

The Office Action mailed September 16, 2002 and made final has been carefully reviewed and the foregoing amendment has been made in consequence thereof. Submitted herewith is a Submission of Marked Up Claims. A fee calculation sheet for the newly added claims along with authorization to charge a deposit account in the amount of the calculated fee is submitted herewith.

Claims 1-9, 11, and 13-26 are pending in this application. Claims 1-9, and 11-20 stand rejected. Claims 10 and 12 have been cancelled. Claims 21-26 are newly added.

The rejection of Claims 1-9, and 11-20 under 35 U.S.C. § 103(a) as being unpatentable over Waits et al. (U.S. Patent No. 5,721,831) ("Waits") in view of Thearling (U.S. Patent No. 6, 240,411) is respectfully traversed.

Waits describes an apparatus for recording results of marketing activity in a database of a bank or other financial institution. The apparatus allows a market analyst to select segments of a customer database, and order that a marketing campaign be executed with respect to the segment. The results of the campaign are then stored in the database. The analyst can see the results, modify the campaign, and then execute the modified campaign. The results of the modified campaign are stored in the database, and the analyst can repeat the procedure. (Waits, col. 1, lines 50-57.) Notably, Waits does not describe nor suggest embedding within a targeting engine a plurality of analytic models including marketing and risk models, and using the plurality of analytic models embedded within the targeting engine to derive a list of user defined dimensions that include marketing defined dimensions and risk defined dimensions. Moreover, Waits does

not describe nor suggest assigning a score to the results of a marketing campaign based on the marketing defined dimensions and risk defined dimensions.

Thearling describes a method and apparatus for classifying a plurality of records in a database (10) that includes providing a first model (16) for ascertaining a first characteristic of each of the records, forming a query that includes a reference to first model (16), using the reference to execute first model (16) to generate a score for the first characteristic of at least one of the plurality of records, and selecting a selected set of the records wherein each record of the selected set satisfies the selection criteria. However, Thearling does not describe nor suggest using a plurality of analytic models embedded within a targeting engine to derive a list of user defined dimensions that include marketing defined dimensions and risk defined dimensions, profiling the results of a marketing campaign against the marketing defined dimensions and the risk defined dimensions, and assigning a score to the results of the marketing campaign based on the marketing defined dimensions and the risk defined dimensions.

Claim 1 recites a method of analyzing the success of a marketing campaign by using a targeting engine, campaign results and an original campaign database, the method includes "embedding within the targeting engine a plurality of analytic models including marketing and risk models...using the plurality of analytic models embedded within the targeting engine to derive a list of user defined dimensions for generating a marketing campaign, the user defined dimensions include marketing defined dimensions and risk defined dimensions...profiling results of the marketing campaign against the marketing defined dimensions and the risk defined dimensions...and assigning a score to the results of the marketing campaign based on the marketing defined dimensions and the risk defined dimensions."

Waits describes an apparatus for recording results of marketing activity in a database of a bank or other financial institution. Although Waits describes an apparatus that allows a market analyst to select segments of a customer database, and order that a marketing campaign be executed with respect to the segment (Waits, col. 1, lines 50-53.), Waits does not describe nor suggest embedding within the targeting engine a plurality of analytic models including marketing and risk models, and using the plurality of analytic models embedded within the targeting engine

to derive a list of user defined dimensions for generating a marketing campaign wherein the user defined dimensions include marketing defined dimensions and risk defined dimensions. In fact, Waits does not even mention using models to generate a marketing campaign, nor does it mention deriving marketing defined dimensions and risk defined dimensions. Moreover and as acknowledged by the Office Action, Waits does not describe nor suggest assigning a score to the results of a marketing campaign based on the marketing defined dimensions and the risk defined dimensions.

Although Thearling discusses using a model to generate a score, Thearling does not describe nor suggest using a plurality of analytic models embedded within a targeting engine to derive a list of user defined dimensions that include marketing defined dimensions and risk defined dimensions, profiling the results of a marketing campaign against the marketing defined dimensions and the risk defined dimensions, and assigning a score to the results of the marketing campaign based on the marketing defined dimensions and the risk defined dimensions. Rather, Thearling describes a method and apparatus for classifying a plurality of records in a database that includes forming a query that includes a reference to a first model, and using the reference to execute the first model to generate a score for the first characteristic of at least one of the plurality of records in a database. In contrast to the present invention, the "score" that is described in Thearling is not assigned to the results of a marketing campaign based on marketing defined dimensions and risk defined dimensions. Rather, Thearling describes a score that is generated when a model is applied to a record in a database (Thearling, col. 8, lines 31-32).

Neither Waits nor Thearling, considered alone or in combination, describe or suggest a method of analyzing the success of a marketing campaign that includes embedding within the targeting engine a plurality of analytic models including marketing and risk models, using the plurality of analytic models embedded within the targeting engine to derive a list of user defined dimensions for generating a marketing wherein the user defined dimensions include marketing defined dimensions and risk defined dimensions, profiling results of the marketing campaign against the marketing defined dimensions and the risk defined dimensions, and assigning a score

to the results of the marketing campaign based on the marketing defined dimensions and the risk defined dimensions.

More specifically, neither Waits nor Thearling, considered alone or in combination, describe or suggest a method of analyzing the success of a marketing campaign that includes using the plurality of analytic models embedded within a targeting engine to derive a list of user defined dimensions that include marketing defined dimensions and risk defined dimensions, and assigning a score to the results of the marketing campaign based on the marketing defined dimensions and the risk defined dimensions. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Waits in view of Thearling.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 1 be withdrawn.

Claims 2-9 depend, directly or indirectly, from independent Claim 1. When the recitations of Claims 2-9 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claims 2-9 likewise are patentable over Waits in view of Thearling.

Claim 11 recites a system configured to analyze success of a marketing campaign that includes "a customer database comprising campaign results and an original campaign database...a graphical user interface for presentation of campaign analysis data...and a plurality of analytic models including marketing and risk models embedded within a targeting engine...said system configured to generate a marketing campaign by using said plurality of analytic models embedded within said targeting engine to derive a list of user defined dimensions including marketing defined dimensions and risk defined dimensions, profile results of the marketing campaign against said marketing defined dimensions and risk defined dimensions, and assign a score to the results of the marketing campaign based on said marketing defined dimensions and said risk defined dimensions."

Waits describes an apparatus for recording results of marketing activity in a database of a bank or other financial institution. However, Waits does not describe nor suggest a plurality of

analytic models including marketing and risk models embedded within a targeting engine, and a system configured to generate a marketing campaign by using the plurality of analytic models to derive a list of user defined dimensions that include marketing defined dimensions and risk defined dimensions. In fact, Waits does not mention using models to generate a marketing campaign, nor does Waits mention deriving marketing defined dimensions and risk defined dimensions. Moreover, Waits does not describe nor suggest assigning a score to the results of a marketing campaign based on the marketing defined dimensions and the risk defined dimensions. In fact, the Office Action states that "Waits et al do not disclose assigning a score to the results of the marketing campaign." Accordingly, Waits does not describe nor suggest the apparatus described in Claim 11.

Thearling describes a method and apparatus for classifying a plurality of records in a database that includes forming a query that includes a reference to a first model, and using the reference to execute the first model to generate a score for the first characteristic of at least one of the plurality of records in a database. However, Thearling does not describe nor suggest a plurality of analytic models including marketing and risk models embedded within a targeting engine, and a system that is configured to profile results of a marketing campaign against marketing defined dimensions and risk defined dimensions, and assign a score to the results of the marketing campaign based on the marketing defined dimensions and the risk defined dimensions. Rather, in contrast to the present invention, the "score" that is described in Thearling is generated when a model is applied to a record in a database (Thearling, col. 8, lines 31-32), and not assigned to the results of a marketing campaign based on marketing defined dimensions and risk defined dimensions. Accordingly, Applicants respectfully submit that Thearling does not describe nor suggest the apparatus described in Claim 11.

Neither Waits nor Thearling, considered alone or in combination, describe or suggest a system configured to analyze success of a marketing campaign that includes a plurality of analytic models including marketing and risk models embedded within a targeting engine, and wherein the system is configured to generate a marketing campaign by using the plurality of analytic models embedded within the targeting engine to derive a list of user defined dimensions

that includes marketing defined dimensions and risk defined dimensions, profile results of the marketing campaign against the marketing defined dimensions and the risk defined dimensions, and assign a score to the results of the marketing campaign based on the marketing defined dimensions and the risk defined dimensions.

More specifically, neither Waits nor Thearling, considered alone or in combination, describe or suggest a system that includes a plurality of analytic models including marketing and risk models embedded within a targeting engine, and wherein the system is configured to profile results of the marketing campaign against the marketing defined dimensions and the risk defined dimensions, and assign a score to the results of the marketing campaign based on the marketing defined dimensions and the risk defined dimensions. Rather, Waits describes an apparatus for recording results of marketing activity in a database of a bank or other financial institution; and Thearling describes a method and apparatus for classifying a plurality of records in a database. Accordingly, Applicants respectfully submit that Claim 11 is patentable over Waits in view of Thearling.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 11 be withdrawn.

Claim 12 has been cancelled. Claims 13-20 depend, directly or indirectly, from independent Claim 11. When the recitations of Claims 13-20 are considered in combination with the recitations of Claim 11, Applicants submit that dependent Claims 13-20 likewise are patentable over Waits in view of Thearling.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claims 1-9, and 11-20 be withdrawn.

Furthermore, Applicants respectfully submit that the Section 103 rejection of the presently pending claims is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Waits using the teachings of Thearling. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention,

absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

Neither Waits nor Thearling, considered alone or in combination, describe or suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Specifically, Waits is cited for teaching a method of analyzing the success of a marketing campaign by using results and an original campaign database that includes profiling results of the marketing campaign against a list of user defined dimensions which may be defined using analytical models. To the extent understood, however, Waits actually teaches an apparatus that allows a market analyst to select segments of a customer database, order a marketing campaign to be executed with respect to the segment, store the results of the campaign in a database, and modify the campaign after reviewing the results. Thearling is cited for teaching models being scored during campaign management. To the extent understood, however, Thearling actually teaches a method for classifying a plurality of records in a database that includes a model that generates a "score" that relates to a characteristic of at least one of the records, and does not teach assigning a score to the results of a marketing campaign.

Since there is no teaching nor suggestion for the combination of Waits and Thearling, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicants request that the Section 103 rejection of Claims 1-9, and 11-20 be withdrawn.

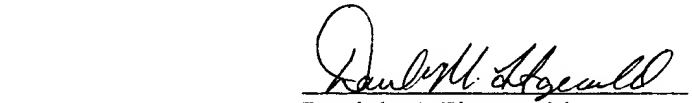
For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claims 1-9, and 11-20 be withdrawn.

Newly added Claims 21-23 depend from independent Claim 1, which is believed to be in condition for allowance and patentable for the reasons set forth above. When the recitations of Claims 21-23 are considered in combination with the recitations of independent Claim 1, Applicants submit that dependent Claims 21-23 are also patentable over the cited art.

Newly added Claims 24-26 depend from independent Claim 11, which is believed to be in condition for allowance and patentable for the reasons set forth above. When the recitations of Claims 24-26 are considered in combination with the recitations of independent Claim 11, Applicants submit that dependent Claims 24-26 are also patentable over the cited art.

In view of the foregoing amendments and remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,



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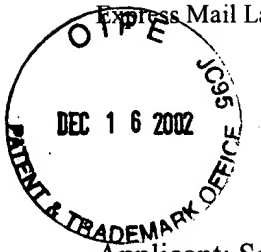


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Samra et al.

Art Unit: 3623

Serial No.: 09/474,539

Examiner: Andre D. Boyce

Filed: December 29, 1999

For: METHODS AND SYSTEMS FOR ANALYZING MARKETING CAMPAIGNS

SUBMISSION OF MARKED UP CLAIMS

Box AF
Hon. Commissioner for Patents
Washington, D.C. 20231

Submitted herewith are marked up Claims in accordance with 37 C.F.R. 1.121(c)(1)(ii).

IN THE CLAIMS

Please cancel Claim 12.

1. (once amended) A method of analyzing the success of a marketing campaign by using a targeting engine, campaign results and an original campaign database, said method comprising the steps of:

embedding within the targeting engine a plurality of analytic models including marketing and risk models;

using the plurality of analytic models embedded within the targeting engine to derive a list of user defined dimensions for generating the marketing campaign, the user defined dimensions include marketing defined dimensions and risk defined dimensions;

profiling results of the marketing campaign against [a] the marketing defined dimensions and the risk defined dimensions [list of user defined dimensions, the dimensions may be derived using analytic models]; and

assigning a score to the results of the marketing campaign based on the marketing defined dimensions and the risk defined dimensions.

11.. (twice amended) A system configured to analyze success of a marketing campaign, said system comprising:

a customer database comprising campaign results and an original campaign database;

a graphical user interface for presentation of campaign analysis data; and

[user defined models of predicted customer profiles,] a plurality of analytic models including marketing and risk models embedded within a targeting engine;

said system configured to generate a marketing campaign by using said plurality of analytic models embedded within said targeting engine to derive a list of user defined dimensions including marketing defined dimensions and risk defined dimensions, profile results of the marketing campaign against said marketing defined dimensions and said risk defined dimensions [user defined models], and assign a score to the results of the marketing campaign based on said marketing defined dimensions and said risk defined dimensions.

Please add the following new claims:

21. (newly added) A method according to Claim 1 wherein said step of profiling results of the marketing campaign against the list of user defined dimensions further comprises:

comparing the results of the marketing campaign against the marketing defined dimensions and the risk defined dimensions; and

using the targeting engine to generate gains charts based on the comparison of the marketing campaign results against the marketing defined dimensions and the risk defined dimensions.

22. (newly added) A method according to Claim 1 wherein said step of embedding within the targeting engine a plurality of analytic models including marketing and risk models further comprises embedding within the targeting engine a plurality of analytic models including marketing and risk models, the marketing models include at least one of a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model.

23. (newly added) A method according to Claim 1 wherein said step of embedding within the targeting engine a plurality of analytic models including marketing and risk models further comprises embedding within the targeting engine a plurality of analytic models including marketing and risk models, the risk models include at least one of a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model.

24. (newly added) A system according to Claim 11 wherein said system is further configured to:

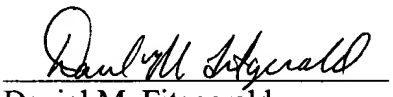
compare the results of the marketing campaign against said marketing defined dimensions and said risk defined dimensions; and

utilize said targeting engine to generate gains charts based on the comparison of the marketing campaign results against said marketing defined dimensions and said risk defined dimensions.

25. (newly added) A system according to Claim 11 wherein said marketing models comprise at least one of a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model.

26. (newly added) A system according to Claim 11 wherein said risk models comprise at least one of a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model.

Respectfully Submitted,



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